



OPENGOV2026 IDEATHON

Solution Title and Challenge

CivicHome45

Essential Worker Housing Trigger

Athens pilot -> scalable to EU big cities

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Can nurses, teachers and care workers afford a basic 45m² home where they work?



Slide 1: Idea Description

Redefine the housing problem

Not just “average housing is expensive”.

The test: can essential workers live in the city they keep running?

Athens is the pilot; the same metric scales to every EU big city.

€519/month

Conservative Athens benchmark

€11.54/m² asking rent x 45m²; excludes utilities

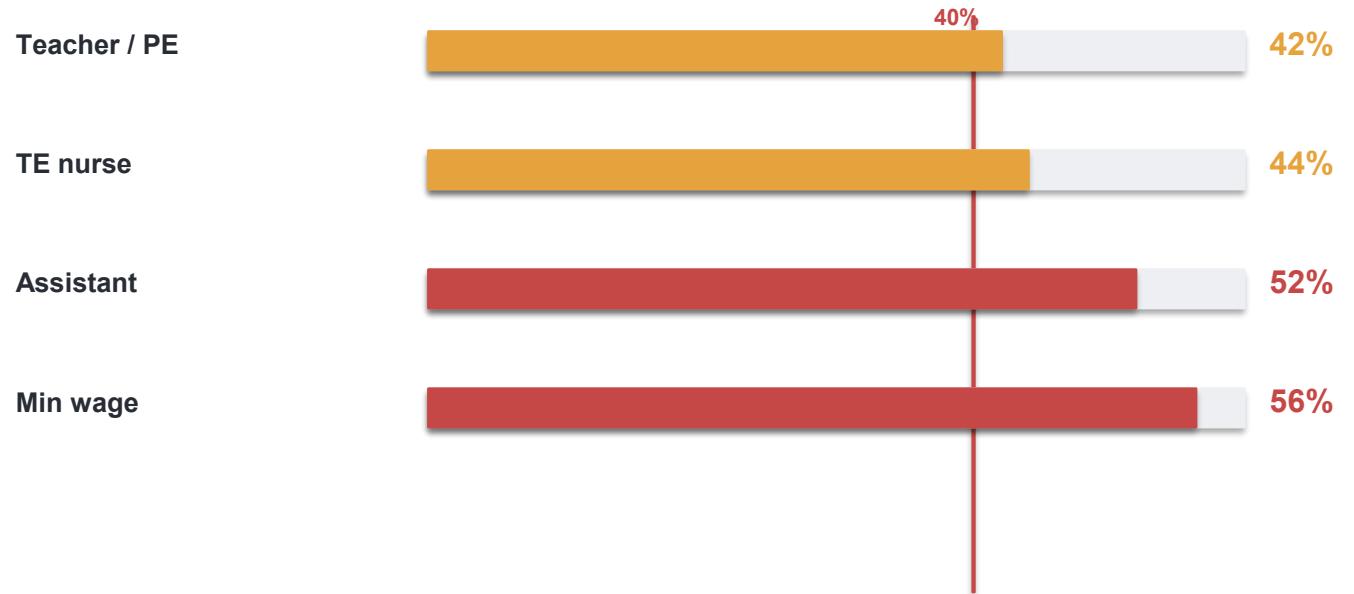
40%

Policy trigger threshold

aligned to Eurostat overburden logic

Core formula: 45m² rent / monthly essential-worker wage

Athens 45m² rent-only burden by worker profile



Note: €11.54/m² is a conservative central-/north-Athens asking-rent benchmark. Some submarkets are higher; because we use rent-only + gross-pay, true disposable-income burden is likely higher.

CivicHome45 turns open housing data into a public trigger: when essential-worker affordability crosses 40%, the city must activate targeted housing action.

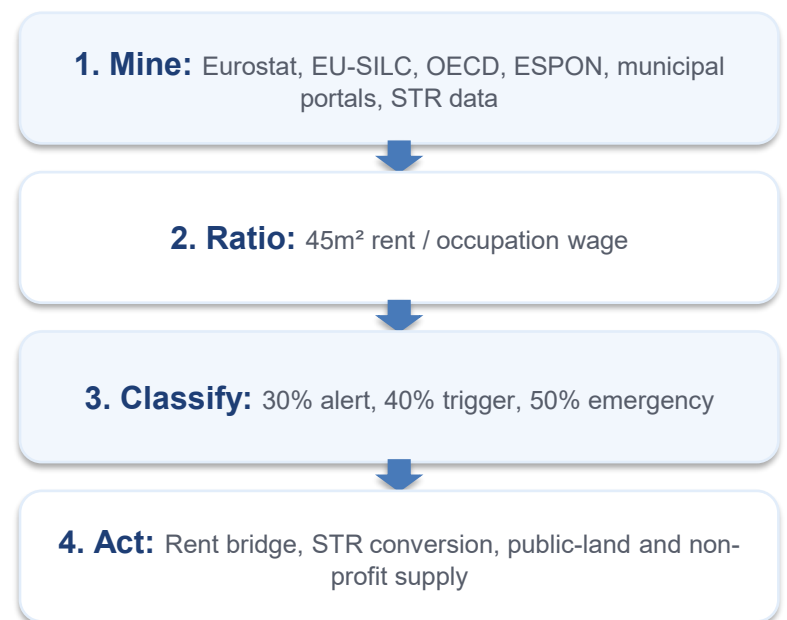
Sources: Eurostat Housing in Europe 2025; named EU-SILC indicators; Spitogatos/Kathimerini Q1 2026; Greek wage sources. Pilot values are conservative proxies.

Slide 2: Information Sources

Open-data mining plan: from evidence to trigger

Source family	What we extract	Why it matters
Eurostat / EU-SILC	ilc_mdcd01: 36% housing-cost share; ilc_lvho07d: 29% city overburden; ilc_mdcs05: 43% arrears; ilc_mdcs01: 19% unable to keep home warm (heating proxy)	Official baseline, 40% threshold, and stress signals beyond rent
Athens market data	SPI / Kathimerini Q1 2026: €11.54/m ² central/north Athens asking rent	Conservative 45m ² pilot benchmark; some submarkets are higher
Greek wage data	Minimum wage + public-sector salary tables for teacher, TE nurse, assistant, municipal worker	Occupation-specific affordability lens
ESPON + OECD	House4All + Affordable Housing Database for local/regional and policy comparison	Cross-city scaling + policy benchmarking
EU city scale test	INE Portugal Q1 2026: Grande Lisboa €14.38/m ² → 45m ² ≈ €647/month	Visible replication example beyond Athens

Pipeline / architecture



Why this wins: every headline number is tied to a named source/indicator, then converted into one actionable trigger that works in Athens and can be repeated in Lisbon, Barcelona, Milan, Amsterdam, Dublin, Berlin and Paris.

Core sources: Eurostat/EU-SILC (ilc_mdcd01, ilc_lvho07d, ilc_mdcs05, ilc_mdcs01); ESPON House4All; OECD AHD; European Affordable Housing Plan; Greek wage sources; SPI/Kathimerini; INE Portugal; municipal permits/public land/STR registers.

CivicHome45 = dashboard + trigger + policy toolbox

Municipality publishes a live 45m² affordability ratio by occupation and district.

Ratios are calculated for essential worker profiles: nurses, teachers, carers, municipal workers.

Open thresholds force action before the crisis becomes invisible displacement.

Multi-level governance

Municipal: dashboard, zones, public land, STR enforcement.

National: subsidy rules, salary data, tax incentives.

EU: funding alignment with the Affordable Housing Plan.

Trigger ladder

30-40%
Monitoring zone

>40%
Policy trigger

>50%
Emergency priority

Data-triggered interventions

Data signal	Activated policy response
Rent burden high	Targeted rent bridge / housing allowance
STR pressure high	Conversion incentives, caps, registration enforcement
Supply too slow	Fast-track non-profit, cooperative and public-land housing
Arrears / energy stress	Early-warning support + renovation grants

Policy principle: the dashboard does not only describe the market; it activates a proportional response when workers who keep the city functioning are priced out.

Policy toolbox aligns with EU Affordable Housing Plan pillars: supply, investment, immediate support/reforms, and protection of affected groups.

Slide 4: Impact

Measurable impact model: Athens first, EU next

Example: TE nurse in Athens

€519 rent / €1,177 gross wage = 44% burden; gap to 40% ≈ €49/month

€0.58m/year

to bridge 1,000 TE nurses to 40%

Lisbon test

Grande Lisboa €14.38/m²
45m² ≈ €647/mo

Scaling example: Athens 45m² ≈ €519/month; Grande Lisboa 45m² ≈ €647/month using official INE Q1 2026 new-lease data. The same formula scales city-by-city by replacing rent and wage inputs.

Profile	Gap to 40%	Cost / 1,000 workers
Teacher/PE	≈€27/mo	≈€0.32m/yr
TE nurse	≈€49/mo	≈€0.58m/yr
Assistant	≈€120/mo	≈€1.44m/yr
Min wage	≈€151/mo	≈€1.82m/yr

What success looks like

Primary KPI

Essential-worker burden ≤40%

Workers helped

profiles moved below trigger

Supply KPI

affordable units / STR units converted

Transparency

dashboard live for each city

Winning impact: transparent prioritisation. Instead of distributing housing support blindly, cities can target the exact districts and worker groups where the affordability gap is measurable.

Impact model uses rent-only/gross-pay proxy. Next iteration adds utilities, taxes, net income and neighborhood rent distributions. Lisbon source: Statistics Portugal/INE Q1 2026.

Thank you! CivicHome45

A city is not affordable if the people who keep it running
cannot afford to live there.